

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JEFFREY R. JOHNSON

Debtor(s)

Case No. 22-21003JAD

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/26/2022.
- 2) The plan was confirmed on 07/19/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/02/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/04/2025.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 38.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$53,821.74.
- 10) Amount of unsecured claims discharged without full payment: \$18,908.99.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,585.00
Less amount refunded to debtor	\$1,088.97

**NET RECEIPTS:** **\$17,496.03**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,012.95
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,412.95**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFIRM	Unsecured	907.99	NA	NA	0.00	0.00
AVANT INC	Unsecured	273.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	7,415.00	7,415.00	7,415.00	7,415.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	599.00	599.80	599.80	599.80	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	503.00	479.94	479.94	479.94	0.00
COMENITY BANK++	Unsecured	2,298.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	271.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	176.31	176.31	176.31	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	16,965.00	16,695.60	0.00	0.00	0.00
FORTIVA	Unsecured	492.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	830.00	859.92	859.92	859.92	0.00
LVNV FUNDING LLC	Unsecured	785.00	785.86	785.86	785.86	0.00
LVNV FUNDING LLC	Unsecured	374.00	374.76	374.76	374.76	0.00
LVNV FUNDING LLC	Unsecured	1,618.00	1,618.80	1,618.80	1,618.80	0.00
MERRICK BANK	Unsecured	75.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	86,722.00	83,048.32	0.00	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	279.93	279.93	279.93	0.00
PNC BANK NA	Secured	30,695.00	29,431.49	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	NA	492.76	492.76	492.76	0.00
UPSTART NETWORK	Unsecured	14,592.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$13,083.08</b>	<b>\$13,083.08</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,412.95</u>	
Disbursements to Creditors	<u>\$13,083.08</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$17,496.03</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/10/2025

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.